

Current Borrower: Timothy D. Hadley
Client Loan Number: 96826164
B&H File Number: 240137
VA/FHA/PMI Number: 1569703fl
Loan Type: FHA
Property Address: 10249 Fox Hunt Drive, Olive Branch, MS 38654

BC
1/10/07 11:38:50
BK 548 PG 522
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Indexing Instructions: LOT 148, SECTION B, 3RD ADDITION, FOX HUNT SUBDIVISION, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI

SUBSTITUTE TRUSTEE'S DEED

Grantor: April L. Gremillion, Substitute Trustee
Grantee: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1

WHEREAS, on October 26, 2000, Timothy D. Hadley and Dana D. Hadley, executed a deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which deed of trust is recorded in Deed of Trust Book 1261 at Page 206, as re-recorded in Book 1412, Page 589 in the office of the Chancery Clerk of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to UNION PLANTERS BANK NATIONAL ASSOCIATION, by instrument dated November 8, 2000, and recorded in Book 1273 at Page 601 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1, by instrument dated August 30, 2006, and recorded in Book 2555 at Page 763 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1, the holder of said deed of trust and the note secured thereby, substituted April L. Gremillion or Zachary A. Copp or James L. DeLoach, as Trustee therein, as authorized by the terms thereof, by instrument dated October 24, 2006, and recorded in the office of the aforesaid Chancery Clerk in Book 2598 at Page 757; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1, having requested the undersigned Substitute Trustee to execute the trust and sell land and property in accordance with the terms of said deed of trust for the

BH # 240137/457

Jason Kightner uas(em)

purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expense of sale;

WHEREAS, the undersigned Substitute Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on January 10, 2007, at public outcry offered the hereinafter described property for sale at the East front door of the County Courthouse at Desoto, County of Desoto, State of Mississippi;

WHEREAS, the Proof of Publication, Affidavit of Posting and the Memorandum of Sale have been prepared and executed to verify all aforesaid events. Said items are attached as proof thereof;

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter-named grantee a bid of \$120,371.53 which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in had paid, the receipt whereof is hereby acknowledged, the undersigned does hereby and convey unto BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1 the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in the County of Desoto, State of Mississippi, to-wit:

LOT 148, SECTION B, 3RD ADDITION, FOX HUNT SUBDIVISION, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 69, PAGES 40-41, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 10249 Fox Hunt Drive, Olive Branch, MS 38654

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this, the 10 day of January, 20 07.

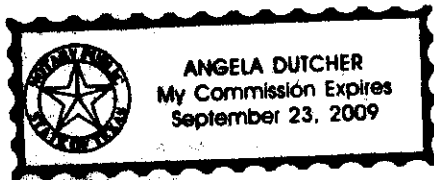


April L. Gremillion
SUBSTITUTE TRUSTEE
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No.:(972) 233-2500

STATE OF TEXAS)
)
 COUNTY OF DALLAS) ACKNOWLEDGMENT

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state of aforesaid, April L. Gremillion, Substitute Trustee, who acknowledged to and before me that he executed the foregoing Substitute Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 10 day of January, 2007.



Angela Dutcher
 Notary Public

My Commission Expires: 9/23/09

GRANTOR'S NAME, ADDRESS AND PHONE NUMBER:

April L. Gremillion
 Butler & Hosch, P.A.
 13800 Montfort Drive, Suite 300
 Dallas, Texas 75240
 (972)-233-2500

GRANTEE'S NAME, ADDRESS AND PHONE NUMBER (Send Tax Statements to this address):

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1
 %Countrywide Home Loans, Inc.
 7105 Corporate Drive
 MS PTX-B-35
 Plano, TX 75024 N/A

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

Amie Oppenheimer
 Butler & Hosch, P.A.
 13800 Montfort Drive, Suite 300
 Dallas, Texas 75240
 (972) 233-2500

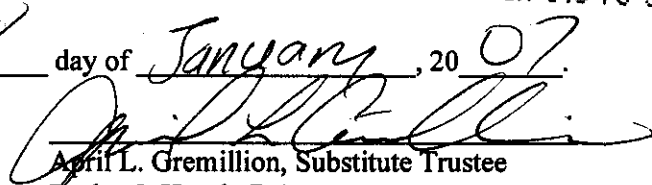
Current Borrower: Timothy D. Hadley
Client Loan Number: 96826164
B&H File Number: 240137
VA/FHA/PMI Number: 1569703fl
Loan Type: FHA
Property Address: 10249 Fox Hunt Drive, Olive Branch, MS 38654

MEMORANDUM OF SALE

The undersigned Substitute Trustee (hereinafter "Trustee") hereby appoints Josh Marlar, to serve as auctioneer for the purpose of conducting the foreclosure sale more particularly described below. This appointment is subject to completion of a satisfactory title examination (including a search for Federal Liens) and the performance of all duties in conformity with Trustee's instructions. All third party bids are subject to confirmation by Trustee prior to sale. Right is reserved by Trustee to reject any bid or to withdraw the property from auction prior to final sale. All sales are subject to review and confirmation by the Trustee, prior to conveyance. The undersigned Trustee reserves the right to reject any bid and to decline to convey the subject property due to mistake (including but not limited to an error in the bid amount), inadequacy of funds, title defects or lack of notice to the IRS, or for any other reasonable cause. If Trustee elects to reject a bid, the funds tendered by the successful bidder will be promptly returned, and the property will be re-advertised for sale at a subsequent date.

Upon confirmation by the Trustee, Trustee will convey only such title as is vested in him. No representations are made concerning title to the subject property or the fitness or merchantability of the same. It is the purchaser's sole responsibility to examine and investigate the title to the property and any related issues, and it shall be the purchaser's responsibility to resolve any issues relating to other liens, taxes or other title problems or issues affecting the subject property. The property will be conveyed without warranty of any kind, it being understood that the property is being sold "as is". The form of conveyance will be that of a Substituted Trustee's Deed, which is in the nature of quitclaim deed.

WITNESS MY SIGNATURE, on this

8 day of January, 20 07.

April L. Gremillion, Substitute Trustee

Butler & Hosch, P.A.

13800 Montfort Drive, Suite 300

Dallas, Texas 75240

Telephone No.:(972) 233-2500

RESULTS OF SALE:

DEED OF TRUST FORECLOSED: BOOK 1261 PAGE 206, and re-recorded in

BOOK 1412, PAGE 589

DATE & TIME OF SALE:

January 10, 2007, AT _____ A.M./P.M.

AMOUNT OF HIGHEST BID:

\$ 120,371.53

CONVEY TO:

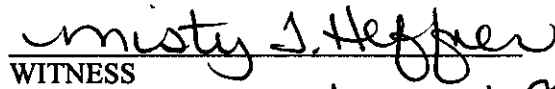
PHONE: _____

The undersigned acknowledged having read the terms of the auctioneer's appointment and conditions of sale set forth above, and further acknowledge that all bids are subject to approval by the Trustee prior to conveyance, and the sale may be set aside by the Trustee and the funds tendered returned to the bidder, if these conditions are not satisfied.

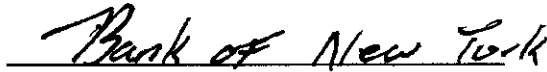
WITNESS OUR SIGNATURES, on this 10th day of Jan,
20 07.



AUCTIONEER

Printed Name: JOSEPH MARLAN

WITNESS

Printed Name: Misty T. Heffner

HIGHEST BIDDER

Printed Name: _____

WITNESS

Printed Name: _____

Current Borrower: TIMOTHY D. HADLEY AND DANA HADLEY
 Client Loan Number: 96826164
 B&H File Number: 240137
 VA/FHA/PMI Number: 15697038
 Loan Type: FHA
 Property Address: 10249 Fox Hunt Drive, Olive Branch, MS 38654

Affidavit of Mortgagee

STATE OF TEXAS §
 COUNTY OF DALLAS §

BEFORE ME, the undersigned authority on this day personally appeared Amie Oppenheimer, who after being duly sworn, deposed as follows:

"1. I am an employee of Butler & Hosch, P.A., attorney for Countrywide Home Loans, Inc., as servicing agent for BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1 at the time of the events hereinafter set forth and make this affidavit for the purpose of declaring the incidents of statutory and contractual compliance of the entity or entities set out below.

2. This affidavit is made with respect to the foreclosure of that certain Deed of Trust dated October 26, 2000, recorded in Volume 1261, Page 206, and re-recorded in Volume 1412, Page 589, Real Property Records, Desoto County, Mississippi, executed by Timothy D. Hadley and Dana D. Hadley, to Arnold Weiss, Trustee, to secure payment of a Note to Pulaski Mortgage Company.

3. BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1 is the holder of the indebtedness secured by the Deed of Trust.

4. To the best of my knowledge and belief, proper notice was sent prior to acceleration of indebtedness. All obligations duties of the holder of the debt were performed in the manner required by law and all notices were served on the Debtor at the Debtor's last known address as shown by the records of the holder of the debt.

5. To the best of my knowledge and belief, the mortgagors holding an interest in the above described property were not members of the Armed Forces of the United States of America and had not been members of any such entities for the last three (3) months prior to the date of the Trustee's Sale and the subject hereof and were alive on the date of such sale.

6. At the instructions and on behalf of the holder of the debt or its agent, notice of acceleration of indebtedness and Trustee's Sale was served on every debtor obligated on the debt, by certified and regular mail at least thirty (30) days prior to the date therein specified for sale at the last known address of each such debtor according to the records of the holder of the debt.

7. At the instructions and on behalf of the holder of the debt or its agent, Notice of Trustee's Sale was filed with the Chancery Clerk in the county or counties in which the subject property is situated and copies thereof posted at said courthouse(s) as required by law and in the manner specified by ordinance or custom."

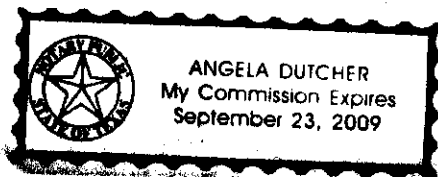
FURTHER AFFIANT SAYETH NAUGHT.

Amie Oppenheimer
 AFFIANT

STATE OF TEXAS §
 COUNTY OF DALLAS §

Sworn to and subscribed before me, the undersigned Notary Public, on this day personally appeared Amie Oppenheimer, who is the Legal Assistant and duly authorized agent of Butler & Hosch, P.A., on behalf of said law firm, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 05 day of January, 2007.



Angela Dutcher
 Notary Public for the State of Texas
 Printed Name of Notary Public: Angela Dutcher
 My Commission Expires: 9/23/09

BH # 240137/457

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on October 26, 2006, Timothy D. Hadley and Dana D. Hadley executed a deed of trust to Arnold Weiss, Trustee for the benefit of Pulead Mortgage Company, which deed of trust is recorded in Deed of Trust Book 1261 at Page 206, as re-recorded in Book 1412, Page 589 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Union Planters Bank National Association, by instrument dated November 8, 2006, and recorded in the office of the aforesaid Chancery Clerk in Book 1273, at Page 601; and

WHEREAS, the aforesaid deed of trust was assigned to BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWMBS 2006-R1, by instrument dated August 30, 2006, and recorded in the office of the aforesaid Chancery Clerk in Book 2555, at Page 763; and

WHEREAS, the aforesaid, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWMBS 2006-R1, the holder of said deed of trust and the note secured thereby, substituted April L. Grenillion or Zachary A. Copp or James L. DeLoach, as Trustee therein, as authorized by the terms thereof, by instrument dated October 24, 2006 and recorded in the office of the aforesaid Chancery Clerk in Book 2596 at Page 757; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWMBS 2006-R1, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expense of sale;

Volume No. 111 on the 14 day of Dec., 2006

Volume No. 111 on the 21 day of Dec., 2006

Volume No. 111 on the 28 day of Dec., 2006

Volume No. _____ on the _____ day of _____, 2006

Volume No. 112 on the 4 day of Jan., 2007

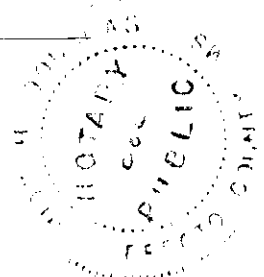
Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 10 day of Jan., 2007

By Judy Daugherty

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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B. 3 subsequent insertions of 1548 words @ .10 \$ 154.80

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 219.72

NOW, THEREFORE, I, April L. Grenillion, Substitute Trustee, do hereby certify that on the 14th day of December, 2006, at the County Courthouse at Hernando, Mississippi, the following described property situated in the County of Desoto, State of Mississippi, to-wit: LOT 148, SECTION 8, 3RD ADDITION, FOX HUNT SUBDIVISION, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 68, PAGES 40-41, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. Also known as 10249 Fox Hunt Drive, Olive Branch, MS 38654. I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 1st day of December, 2006.
April L. Grenillion
Substitute Trustee
Butler & Hoach, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No.: (972) 233-2500
PUBLISHED: December 14, 2006,
December 21, 2006, December 28, 2006 and January 4, 2007.

Street - On the Square- Hernando, MS 38652 • 662.429.5229 • Fax: 662.429.5229